



Order Filed on February 1, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
[dcarlton@kmlawgroup.com](mailto:dcarlton@kmlawgroup.com)  
Attorneys for Secured Creditor  
NewRez LLC d/b/a Shellpoint Mortgage Servicing

In Re:

Emily K. Anderson and Richard Fersch,  
  
Debtor.

Case No.: 20-18150 VFP

Adv. No.:

Hearing Date: 9/3/2020 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 1, 2021**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtors: Emily K. Anderson and Richard Fersch

Case No.: 20-18150 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing, holder of a mortgage on real property located at 51 Afterglow, Verona, NJ 07044, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Karina Pia Lucid, Esquire, attorney for Debtors, Emily K. Anderson and Richard Fersch, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor is to amend the Proof of Claim within 60 days to reflect the forbearance agreement; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors shall pay the remaining claim arrearage of Secured Creditor in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve the right to object to Secured Creditor's amended proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Richard A Fersch  
Emily K. Anderson  
Debtors

Case No. 20-18150-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 02, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Richard A Fersch, Emily K. Anderson, 51 Afterglow, Verona, NJ 07044-5122 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2021 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Denise E. Carlon    | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com<br>bkgroup@kmlawgroup.com        |
| Karina Pia Lucid    | on behalf of Debtor Richard A Fersch klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com           |
| Karina Pia Lucid    | on behalf of Joint Debtor Emily K. Anderson klucid@karinalucidlaw.com<br>R43327@notify.bestcase.com;admin@karinalucidlaw.com |
| Marie-Ann Greenberg | magecf@magtrustee.com  |
| Murphy Durkin       | on behalf of Creditor Kearny Bank c/o Durkin & Durkin LLC maresta@durkinlawfirm.com mdurkin@durkinlawfirm.com                |

District/off: 0312-2

User: admin

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Date Rcvd: Feb 02, 2021

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Total Noticed: 1

Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7